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B1 (Official)	Form 1)(04		TT 4: T	G.				~ . ~	90 ± 01	••				
			United No		S Banki District							Vol	luntary	Petition
	ebtor (if ind ns, Madal		er Last, First	, Middle):				Name	of Joint De	ebtor (Spouse)) (Last, First	, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						used by the J maiden, and			3 years					
Last four dig	e, state all)	Sec. or Indi	vidual-Taxp	ayer I.D. ((ITIN)/Com	plete I	EIN	Last fo	our digits o	f Soc. Sec. or	Individual-	Гахрауег I.	D. (ITIN) N	o./Complete EIN
Street Addre		`	Street, City,	and State)):			Street	Address of	Joint Debtor	(No. and Str	reet, City, a	and State):	
Chicago														
					Г	ZIP 6063	Code 9	-						ZIP Code
County of R Cook	Residence or	of the Princ	cipal Place o	f Busines				Count	y of Reside	ence or of the	Principal Pla	ace of Busi	ness:	•
Mailing Add	dress of Deb	otor (if diffe	rent from str	eet addres	ss):			Mailir	g Address	of Joint Debto	or (if differe	nt from stre	eet address):	
					_	ZIP	Code Code							ZIP Code
Location of	Principal A	ssets of Bus	siness Debtor	r										
(if different	from street	address abo	ve):											
(Form		f Debtor	one boy)		Nature (Check					-	of Bankrup etition is Fi			ch
(Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)			LLP)	(Check one box) ☐ Health Care Business ☐ Single Asset Real Estate as def in 11 U.S.C. § 101 (51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank			defined	Chapt Chapt Chapt Chapt Chapt Chapt	er 7 er 9 er 11 er 12	☐ Cl of ☐ Cl	hapter 15 P a Foreign hapter 15 P	Petition for R Main Proces Petition for R Nonmain Pr	eding ecognition	
	-	15 Debtors		Oth	er Tax-Exe	mnt E	Intitu					e of Debts		
Each country by, regarding	in which a fe	oreign procee	eding	unde	(Check box tor is a tax-ex er Title 26 of e (the Interna	c, if app cempt of the Un	plicable) organizat iited Stat	tion tes	defined "incurr	are primarily co I in 11 U.S.C. § ed by an individual, family, or l	nsumer debts, 101(8) as dual primarily	for		s are primarily ess debts.
		•	heck one box	x)		(Check or			•	ter 11 Debt			
Filing Fee attach sign debtor is to Form 3A.	ned application unable to pay . e waiver requ	n installments on for the cou r fee except in ested (applica	(applicable to urt's considerat n installments. able to chapter urt's considerat	ion certify: Rule 1006 7 individu	ing that the (b). See Office als only). Mu	cial C	Decheck if: Decheck are Check all A 1 A 2	ebtor is not ebtor's aggreeless than applicable plan is bein	regate nonco \$2,490,925 (boxes: ng filed with of the plan w		efined in 11 United debts (exc to adjustment	J.S.C. § 1010 cluding debts on 4/01/16	(51D). s owed to inside and every three	ders or affiliates) ee years thereafter). editors,
Debtor e	estimates that estimates that	at funds will at, after any	ation be available exempt prop for distribut	erty is ex	cluded and	admin			es paid,		THIS	SPACE IS	FOR COURT	USE ONLY
Estimated N 1- 49	lumber of C 50- 99	reditors 100- 199	□ 200- 999	1,000- 5,000	5,001- 10,000	10,00 25,00	01- 2	□ 25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated A So to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,00 to \$10 millio	00,001 \$ 00 t	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					
Estimated Li \$0 to \$50,000	iabilities \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,00 to \$10 millio	00,001 \$ 00 t	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					

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Page 2 Name of Debtor(s): Voluntary Petition Simmons, Madalyn E. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: Cook County 11/01/88 Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. \mathbf{X} /s/ Jennifer A. Blanc March 9, 2015 Signature of Attorney for Debtor(s) (Date) Jennifer A. Blanc 6257505 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(04/13)

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Madalyn E. Simmons

Signature of Debtor Madalyn E. Simmons

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

March 9, 2015

Date

Signature of Attorney*

X /s/ Jennifer A. Blanc

Signature of Attorney for Debtor(s)

Jennifer A. Blanc 6257505

Printed Name of Attorney for Debtor(s)

Law Offices of Jennifer A. Blanc

Firm Name

1 Westbrook Corporate Center Suite 300 Westchester, IL 60154

Address

Email: blanclaw@sbcglobal.net

708-848-5291

Telephone Number

March 9, 2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

 \mathbf{X}

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Simmons, Madalyn E.

Signatures

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

In re	Madalyn E. Simmons		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
mental deficiency so as to be incapable of reafinancial responsibilities.); □ Disability. (Defined in 11 U.S.C. §	\$ 109(h)(4) as impaired by reason of mental illness or alizing and making rational decisions with respect to 109(h)(4) as physically impaired to the extent of being in a credit counseling briefing in person, by telephone, or ombat zone.
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ Madalyn E. Simmons
Date: March 9, 2015	Madalyn E. Simmons
Date	

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B6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Northern District of Illinois

In re	Madalyn E. Simmons		Case No		
		Debtor	,		
			Chapter	7	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	272,000.00		
B - Personal Property	Yes	4	48,708.12		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		381,959.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		22,929.25	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		136,684.03	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	3			2,900.12
J - Current Expenditures of Individual Debtor(s)	Yes	2			5,689.88
Total Number of Sheets of ALL Schedu	ıles	21			
	T	otal Assets	320,708.12		
			Total Liabilities	541,572.28	

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B 6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Northern District of Illinois

In re	Madalyn E. Simmons		Case No.		
_	<u> </u>	Debtor	,		
			Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. \S 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	22,929.25
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	98,651.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	121,580.25

State the following:

Average Income (from Schedule I, Line 12)	2,900.12
Average Expenses (from Schedule J, Line 22)	5,689.88
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	4,237.85

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		79,959.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	22,000.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		929.25
4. Total from Schedule F		136,684.03
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		217,572.28

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B6A (Official Form 6A) (12/07)

60639

In re	Madalyn E. Simmons	Case No	
		Debtor	

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Residence: Single Family Home Location: 4642 W. McLean Avenue Chicago, IL	w	272,000.00	276,344.00
Description and Location of Property Nature of I Interest in I		Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > **272,000.00** (Total of this page)

Total > **272,000.00**

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B6B (Official Form 6B) (12/07)

In re	Madalyn E. Simmons	Case No.	_
_		Debtor	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Chec	king Account: Personal Checking account	J	3.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Livin	iture: Bedroom Set, Dining Room Set and g room Set tion: 4642 W. Mclean Avenue Chicago, IL 9	J	750.00
		Toas	iances: Refrigerator, Stove, Microwave, ter Oven Blender. tion: 4642 W. Mclean Avenue Chicago, IL 9	J	250.00
			sehold: Plates and glasses tion: 4642 W. Mclean Avenue Chicago, IL 9	J	50.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
5.	Wearing apparel.	X			
7.	Furs and jewelry.		elry: No Jewelry tion: 4642 W McLean Ave Chicago, IL 60639	J	0.00
3.	Firearms and sports, photographic, and other hobby equipment.	X			
			(Tota	Sub-Tota al of this page)	al > 1,053.00

3 continuation sheets attached to the Schedule of Personal Property

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In re	Madalyn E. Simmons	Case No.	
			_

Debtor

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

			(Continuation Sheet)		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
10.	Annuities. Itemize and name each issuer.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		tirement: Work 401K cation: Vanguard	W	28,655.12
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
			(Т	Sub-Total of this page)	al > 28,655.12

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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In re	Madalyn E. Simmons	Case No.
_		•

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	Auto Loca 6063	o: 2006 Porsche Cayenne Mileage is 110,000 ation: 4642 W. Mclean Avenue Chicago, IL 89	W	4,000.00
	Dam Loca	on Day Break RV ation: Schiller Park Storage	J	15,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
		(Total	Sub-Tota al of this page)	al > 19,000.00

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

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In re	Madalyn E. Simmons	Case No.

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
	s - growing or harvested. Give culars.	X			
	ning equipment and ements.	X			
34. Farm	supplies, chemicals, and feed.	X			
35. Other not al	r personal property of any kind lready listed. Itemize.	X			

Sub-Total > 0.00 (Total of this page) Total >

48,708.12

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B6C (Official Form 6C) (4/13)

In re	Madalyn E. Simmons	Case No.	
		 ,	

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

SCHEDULE C	I KOI EKI I CLAIMI	ED AS EXEMIT	
Debtor claims the exemptions to which debtor is entitled une (Check one box) 11 U.S.C. §522(b)(2) 11 U.S.C. §522(b)(3)		if debtor claims a homestead exe 75. (Amount subject to adjustment on 4/1. with respect to cases commenced on	/16, and every three years thereaf
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, Ce			
Checking Account: Personal Checking account	735 ILCS 5/12-1001(b)	0.00	6.00
Household Goods and Furnishings Furniture: Bedroom Set, Dining Room Set and Living room Set Location: 4642 W. Mclean Avenue Chicago, IL 60639	735 ILCS 5/12-1001(b)	750.00	1,500.00
Appliances: Refrigerator, Stove, Microwave, Toaster Oven Blender. Location: 4642 W. Mclean Avenue Chicago, IL 60639	735 ILCS 5/12-1001(b)	250.00	500.00
Household: Plates and glasses Location: 4642 W. Mclean Avenue Chicago, IL 60639	735 ILCS 5/12-1001(b)	50.00	50.00
Interests in IRA, ERISA, Keogh, or Other Pension or Retirement: Work 401K Location: Vanguard	Profit Sharing Plans 735 ILCS 5/12-1006	100%	28,655.12
	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	2,400.00 1,600.00	4,000.00

Total: 33,705.12 34,711.12

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B6D (Official Form 6D) (12/07)

In re	Madalyn E. Simmons	Case No.
III IC _	Madalyli L. Ollilliolis	Case No.

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	A H H	NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	1-Q1-D	SPUTE	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxx8214 Americas Servicing Co P.o. Box 10328 Des Moines, IA 50306		-	Opened 4/01/06 Last Active 12/31/14 Residence: Single Family Home Location: 4642 W. McLean Avenue Chicago, IL 60639		A T E D			
Account No. xxxxxx8214	+	+	Value \$ 272,000.00 10/1/2004				276,344.00	4,344.00
Americas Servicing Company PO Box 10388 Des Moines, IA 50306		-	Home Mortgage 1st Residence: Single Family Home Location: 4642 W. McLean Avenue Chicago, IL 60639					
A (N. 1994)74	+	+	Value \$ 272,000.00	-		Н	0.00	0.00
Account No. xxx1971 Santander P.O. Box 961245 Fort Worth, TX 76161-1245	x	J	Vehicle Loan Damon Day Break RV Location: Schiller Park Storage					
Account No. xxxxxxxxxxxxx1000	+	+	Value \$ 30,000.00 Opened 3/01/06 Last Active 2/27/15				0.00	0.00
Santander Consumer Usa 8585 N Stemmons Fwy Ste 1100-N Dallas, TX 75247		-	Damon Day Break RV Location: Schiller Park Storage					
			Value \$ 30,000.00	1			63,063.00	33,063.00
continuation sheets attached	•		(Total of t	Subt		-	339,407.00	37,407.00

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 $B6D\ (Official\ Form\ 6D)\ (12/07)$ - Cont.

In re	Madalyn E. Simmons	Case No	_
_		Debtor	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

	_	_				_		
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	N H	NATURE OF LIEN, AND DESCRIPTION AND VALUE	CONTINGEN	U I D	S P U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxx4911	T	T	Opened 4/01/06 Last Active 11/01/11	7	ΙT			
Select Portfolio Servicing Po Box 65250 Salt Lake City, UT 84165		-	Real Estate Mortgage		E D			
			Value \$ Unknown				42,552.00	42,552.00
Account No.			Value \$					
Account No.	╁	+	value \$	+	H			
			Value \$					
Account No.		Ī						
			Value \$					
Account No.	1							
			Value \$					
Sheet 1 of 1 continuation sheets atta		d t	d to Subtotal				42,552.00	42,552.00
Schedule of Creditors Holding Secured Claim	S		(Total o				,	•
			(Report on Summary of		Γota dule		381,959.00	79,959.00

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B6E (Official Form 6E) (4/13)

In re	Madalyn E. Simmons	Case No.	
-		Debtor ,	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate

continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian."

Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed to the claim is disputed to the claim is disputed.
Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box lab "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priorit listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relati of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (4/13) - Cont.

In re	Madalyn E. Simmons		Case No.	
-	•	Debtor		

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY CODEBTOR Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, NLIQUIDATED ONTINGENT SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM C AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER (See instructions.) Account No. -2095 04/1/2012 **Income Taxes IRS Centralized Insolvency Unit** 929.25 P.O. Box 7346 Philadelphia, PA 19101-7346 J 22,929.25 22,000.00 Account No. Account No. Account No. Account No. Subtotal 929.25 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 22,000.00 22,929.25 929.25 (Report on Summary of Schedules) 22,929.25 22,000.00 Case 15-08293 Doc 1 Filed 03/09/15 Entered 03/09/15 17:55:06 Desc Main Document Page 18 of 47

B6F (Official Form 6F) (12/07)

In re	Madalyn E. Simmons	Case No.	
-	<u> </u>	Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	C J H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTLNGENT	UNLIQUIDATED	ISPUTED	AMOUNT OF CLAIM
Account No. xx7637			Opened 8/01/11	Ť	Ť		
Amer Coll Co/ACC International Acc International 919 Estes Ct. Schaumburg, IL 60193		-	Collection Attorney Cntr Childrens Digestive Obd		D		186.00
Account No. xxxxxxxxxxx4103			Opened 3/01/06 Last Active 8/18/13 Credit Card				
American Express Po Box 3001 16 General Warren Blvd Malvern, PA 19355		-					6,742.00
Account No. xxxxxxxx5779 Cach Llc/Square Two Financial Attention: Bankruptcy 4340 South Monaco St. 2nd Floor Denver, CO 80237		-	Opened 12/01/13 Collection Attorney Hsbc Consumer Lending Usa Inc				6,237.00
Account No. xxxxxxxxxxxxxx5727 Cap One Po Box 5253 Carol Stream, IL 60197		_	Opened 9/01/02 Last Active 5/10/05 Credit Card				
							0.00
3 continuation sheets attached			(Total of	Sub this			13,165.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Madalyn E. Simmons	Case No	
_		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	I c	Luc	should Wife think as Community		1	L	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	Ļ	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx2300			Opened 9/01/05 Last Active 1/09/15	٦т	T E		
Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130		-	Credit Card		D		3,277.00
Account No. xxxxxxxxxxxx6133	╁		Opened 9/22/08 Last Active 12/03/13	+	\vdash		
Capital One Po Box 30253 Salt Lake City, UT 84130		-	Credit Card				5,384.26
Account No. xxxxxxxxxxxx3163			Opened 6/18/06 Last Active 12/03/13	+		H	
Capital One Po Box 30253 Salt Lake City, UT 84130		-	Credit Card				2,462.77
Account No. xxxxxxxxxxxx5885			Opened 2/01/03 Last Active 4/12/07	+			
Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130		-	Credit Card				0.00
Account No. xxxxxxxxxxx2710	f	\vdash	Opened 3/26/08 Last Active 1/09/15	+			
Discoverbank Po Box 15316 Wilmington, DE 19850		-	Credit Card				1,208.00
Sheet no. 1 of 3 sheets attached to Schedule of			1	Sub	tota	ıl	40.000.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	12,332.03

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B6F (Official Form 6F) (12/07) - Cont.

In re	Madalyn E. Simmons	Case No.	_
_		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CDED ITODIG VALVE	С	Hu	sband, Wife, Joint, or Community	C	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTLNGEN	NL I QU I DAT	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxx0434			08/14/2009	٦т	ΙE		
FedLoan Servicing P.O. Box 530210 Atlanta, GA 30353-0210		J	Student Loan Student Ioan for our Son Marquis Simmons		D		98,651.00
Account No. xxxxxxxxxxx8008	┢		Opened 7/01/04 Last Active 6/09/06	+	\vdash	Н	
First Premier Bank 3820 N Louise Ave Sioux Falls, SD 57107		_	Credit Card				0.00
Account No. xxxxxx2501	_		Opened 3/16/06 Last Active 4/09/11	+	_	Н	0.00
GECRB Lending Inc Attn: Correspondence/Bankruptcy Po Box 5064 Costa Mesa, GA 92608		-	Recreational				0.00
Account No. xxxxxxxxxx9560	╅		Opened 5/04/06 Last Active 5/04/13			H	
Hsbc/rs Attn: Bankruptcy Department Po Box 5263 Carol Stream, IL 60197		_	Check Credit Or Line Of Credit				0.00
Account No. xx7225	f	H	Opened 5/01/10	+	\vdash	\vdash	
Keynote Consulting 220 West Campus Drive Suite 102 Arlington Heights, IL 60004		-	Collection Attorney Chicago Northside Mri				125.00
Sheet no. 2 of 3 sheets attached to Schedule of				Sub	tota	ı ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of				98,776.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Madalyn E. Simmons	Case No	
_		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT		D I S P U T E D	
Account No. xxxxxx9266			Opened 12/01/13	Ť	T		
Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123		-	Factoring Company Account Capital One Bank Usa N.A.		D		5,617.00
	╀			_		L	3,017.00
Account No. xxxxxxxx7175 Peoples Gas Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601		-	Opened 10/29/04 Last Active 2/10/15 utilities				
							557.00
Account No. xxxxxxxxxxx2961 Springleaf 601 Nw 2nd St Evansville, IN 47701		-	Opened 5/01/06 Last Active 5/04/13 Charge Account				
							6,237.00
Account No.							
Account No.							
Sheet no. _3 of _3 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Subt			12,411.00
Creators froming Onsecured (vonpriority Claims			(Total of t				
			(Report on Summary of So		ota lule		136,684.03

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B6G (Official Form 6G) (12/07)

In re	Madalyn E. Simmons	Case No	
_		Debtor	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 15-08293 Doc 1 Filed 03/09/15 Entered 03/09/15 17:55:06 Desc Main Document Page 23 of 47

B6H (Official Form 6H) (12/07)

In re	Madalyn E. Simmons	Case No.	
_	•	, , , , , , , , , , , , , , , , , , ,	
		Debtor	

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR	
Roger H. Simmons 4642 W. McLean Chicago, IL 60639	Santander P.O. Box 961245 Fort Worth, TX 76161-1245	
Roger Simmons 4648 W. Mclean Chicago, IL 60693	IRS Centralized Insolvency Operations P.O. Box 21126 Philadelphia, PA 19114	

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Fill i	n this information to identify	your case:					
Deb	tor 1 Madal	yn E. Simmons					
	tor 2						
Unit	ed States Bankruptcy Court	t for the: NORTHERN DISTRIC	CT OF ILLINOIS				
Cas (If kno	e number own)		-		eck if this is: An amended filing A supplement show 13 income as of the		chapter
Of	ficial Form B 6I				MM / DD/ YYYY	e following date.	
Sc	hedule I: Your	Income			IVIIVI / DD/ 1111		12/13
supp spou	olying correct information use. If you are separated at the a separate sheet to this	as possible. If two married peo . If you are married and not filin and your spouse is not filing wi if form. On the top of any addition	ng jointly, and your spo ith you, do not include	ouse is living wit information abo	th you, include info ut your spouse. If	ormation about y more space is n	your eeded,
1.	Fill in your employment information.		Debtor 1		Debtor 2 or nor	n-filing spouse	
	If you have more than one attach a separate page wit information about additions	th Employment status"	■ Employed □ Not employed		☐ Employed ☐ Not employed	d	
	employers. Include part-time, seasona	al, or Occupation	Financial Adminis Financi	trator;			
	self-employed work.	Employer's name	Multiple (see attac	hment)	-		
	Occupation may include st or homemaker, if it applies		Burson-Marsteller Burson-Marsteller	,			
		How long employed the	Years,	7 Months; 17	nal Employment I	nformation	
Part	Give Details Abo	out Monthly Income					
	nate monthly income as o se unless you are separate	of the date you file this form. If yod.	you have nothing to repo	ort for any line, wr	ite \$0 in the space.	Include your non	-filing
	u or your non-filing spouse he space, attach a separate s	nave more than one employer, coheet to this form.	ombine the information fo	or all employers fo	or that person on the	e lines below. If y	ou need
				For D		Debtor 2 or filing spouse	
2.		es, salary, and commissions (be onthly, calculate what the monthly		2. \$	4,395.84 \$	N/A	
3.	Estimate and list monthly	y overtime pay.		3. +\$	0.00 +\$	N/A	
4.	Calculate gross Income.	Add line 2 + line 3.		4. \$ 4 ,	395.84	N/A	

Debi	tor 1	Madalyn E. Simmons	-	Case	number (<i>if known</i>)			
				For	Debtor 1		Debtor 2 or -filing spouse	
	Copy	y line 4 here	4.	\$	4,395.84	\$	N/A	
5.	List	all payroll deductions:						
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	575.44	\$	N/A	
	5b.	Mandatory contributions for retirement plans	5b.	\$	0.00	\$	N/A	
	5c.	Voluntary contributions for retirement plans	5c.	\$	259.82	\$	N/A	
	5d.	Required repayments of retirement fund loans	5d.	\$	0.00	\$	N/A	
	5e.	Insurance	5e.	\$	660.46	\$	N/A	
	5f.	Domestic support obligations	5f.	\$_	0.00	\$	N/A	
	5g.	Union dues	5g.	\$ <u> </u>	0.00	\$ <u></u>	N/A	
	5h.	Other deductions. Specify:	_ 5h.+	\$	0.00	+ \$	N/A	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	1,495.72	\$	N/A	
7.	Calc	ulate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	2,900.12	\$	N/A	
8.	List a	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$	0.00	\$	N/A	
	8b.	Interest and dividends	8b.	\$	0.00	\$	N/A	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0.00	\$	N/A	
	8d.	Unemployment compensation	8d.	\$	0.00	\$	N/A	
	8e.	Social Security	8e.	\$	0.00	\$	N/A	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.	\$	0.00	\$	N/A	
	8g.	Pension or retirement income	8g.	\$_	0.00	\$	N/A	
	8h.	Other monthly income. Specify:	8h.+	\$ <u></u>	0.00	+ \$	N/A	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.00	\$	N/A]
10.	Calc	ulate monthly income. Add line 7 + line 9.	10. \$		2,900.12 + \$		N/A = \$	2,900.12
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.			L,300.12			2,300.12
11.	Inclu othe	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, your refriends or relatives. ot include any amounts already included in lines 2-10 or amounts that are not acify:	depen		•	·	Cchedule J.	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certaines						2,900.12
13.	Do y	ou expect an increase or decrease within the year after you file this form No.	?				Combine monthly	
		NO.						_

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Debtor 1 Madalyn E. Simmons Case number (if known)

Official Form B 6I Attachment for Additional Employment Information

Debtor		
Occupation	Financial Administrator	
Name of Employer	Burson-Marsteller	
How long employed	17 Years, 7 Months	
Address of Employer	222 Merchandise Mart Plaza	Paid SemiMonthly \$2197.92
	Ste 250	Deductions: \$287.72 Taxes - 129.97 401K
	Chicago, IL 60639	Net pay: \$1780.23 SemiMonthly

Debtor		
Occupation	Financial Administrator	
Name of Employer	Burson-Marsteller	
How long employed	17 Years, 7 Months	Paid SemiMonthly \$2197.92
Address of Employer	222 Merchandise Mart Plaza	Deductions: \$287.72 Taxes - 330.23 Med, Den,
	Ste. 250	Vision - 129.97 401K
	Chicago, IL 60654	Net pay: \$1450 SemiMonthly

Official Form B 6I Schedule I: Your Income page 3

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Fill i	n this informa	tion to identify yo	our case:					
Debt	or 1	Madalyn E. S	Simmons			Che	eck if this is:	
					_		An amended filing	
Debt (Spo	or 2 use, if filing)						A supplement show 13 expenses as of	wing post-petition chapter the following date:
			. NODTI		OIS			
Unite	ed States Bankr	uptcy Court for the	NORTE	IERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
	e number lown)						A separate filing fo 2 maintains a sepa	r Debtor 2 because Debtor
(II KI							2 mamamo a ocpa	indic fiodocriola
Of	ficial Fo	rm B 6J						
		J: Your	_ Exper	ises				12/1:
Be a	as complete a rmation. If m	and accurate as	possible.	. If two married people ar ch another sheet to this				
Part		ibe Your House	hold					
1.	Is this a join							
	■ No. Go to		in a conar	ate household?				
	□ res. Doe		iii a sepai	ate nousenoiu:				
			st file a sep	parate Schedule J.				
2.	Do vou have	e dependents?	□ No					
	Do not list De Debtor 2.	•	Yes.	Fill out this information for each dependent	Dependent's relati		Dependent's age	Does dependent live with you?
	Do not state	the			_			□ No
	dependents'	names.			Son		16	■ Yes □ No
					Daughter		18	□ No ■ Yes
								□ No
								Yes
								□ No □ Yes
3.		enses include	_	No	-			⊔ Yes
	•	f people other ti d your depende	han $_{f \sqcap}$	Yes				
				_				
Part Esti		ate Your Ongoi		ly Expenses uptcy filing date unless y	ou are using this fo	orm as a s	upplement in a Cha	apter 13 case to report
exp				y is filed. If this is a supr				
				government assistance i				
	value of sucr icial Form 6I.		a nave inc	cluded it on Schedule I: \	our Income		Your exp	enses
4.	The rental o	r home owners	hin avnan	ses for your residence.	nclude firet mortgage	9		
٦.		d any rent for the			ncidde mai morigagi	4.	\$	2,005.00
	If not includ	ed in line 4:						
	4a. Real e	state taxes				4a.	\$	0.00
	•	rty, homeowner's				4b.		0.00
		maintenance, re owner's associat		ipkeep expenses		4c. 4d.		150.00
5.				our residence, such as ho	me equity loans	4a. 5.		0.00 0.00

Deb	tor 1	Madalyn E. Simmons	Case num	nber (if known)	
6.	Utiliti	ies:			
-	6a.	Electricity, heat, natural gas	6a.	\$	500.00
	6b.	Water, sewer, garbage collection	6b.	\$	130.00
	6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	400.00
	6d.	Other. Specify:	6d.	\$	0.00
7.	Food	l and housekeeping supplies	7.	\$	800.00
8.	Child	Icare and children's education costs	8.	\$	150.00
9.	Cloth	ning, laundry, and dry cleaning	9.	\$	25.00
10.	Perso	onal care products and services	10.	\$	150.00
11.	Medi	cal and dental expenses	11.	\$	50.00
12.	Trans	sportation. Include gas, maintenance, bus or train fare.			
		ot include car payments.	12.	·	200.00
13.		rtainment, clubs, recreation, newspapers, magazines, and books	13.	\$	350.00
14.	Char	itable contributions and religious donations	14.	\$	50.00
15.	Insur				
		ot include insurance deducted from your pay or included in lines 4 or 20.	45-	c	0.00
		Life insurance	15a.	·	0.00
		Health insurance	15b.	<u> </u>	0.00
		Vehicle insurance	15c.	·	0.00
		Other insurance. Specify: Vehicale	15d.	\$	78.00
16.	Spec	 s. Do not include taxes deducted from your pay or included in lines 4 or 20. ify: 	16.	\$	0.00
17.	Insta	Ilment or lease payments:			
	17a.	Car payments for Vehicle 1	17a.	\$	0.00
	17b.	Car payments for Vehicle 2	17b.	\$	0.00
	17c.	Other. Specify:	17c.	\$	0.00
	17d.	Other. Specify:	17d.	\$	0.00
18.		payments of alimony, maintenance, and support that you did not report as acted from your pay on line 5, Schedule I, Your Income (Official Form 6I).	 18.	\$	0.00
19.		r payments you make to support others who do not live with you.		\$	0.00
	Spec		19.		<u> </u>
20.	•	r real property expenses not included in lines 4 or 5 of this form or on Sche	dule I: Yo	our Income.	
	20a.	Mortgages on other property	20a.	\$	0.00
	20b.	Real estate taxes	20b.	\$	0.00
	20c.	Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d.	Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e.	Homeowner's association or condominium dues	20e.	\$	0.00
21.	Othe	r: Specify: RV	21.	+\$	651.88
22.	Your	monthly expenses. Add lines 4 through 21.	22.	\$	5,689.88
		result is your monthly expenses.			
23.	Calcu	ulate your monthly net income.			
	23a.	Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	2,900.12
	23b.	Copy your monthly expenses from line 22 above.	23b.	-\$	5,689.88
	220	Cubtract value manthly averages from your manthly income			
	230.	Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c.	\$	-2,789.76
24.	For ex	ou expect an increase or decrease in your expenses within the year after yo cample, do you expect to finish paying for your car loan within the year or do you expect your cation to the terms of your mortgage?			e or decrease because of a
	□Y€				
	Expla				

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B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Madaiyn E. Simmons			Case No.				
			Debtor(s)	Chapter	7			
	DECLARATION	CONCERN	ING DEBTOR	'S SCHEDUL	ES			
	DECLARATION UNDER	R PENALTY O	OF PERJURY BY II	NDIVIDUAL DEI	BTOR			
I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of								
Date	March 9, 2015	Signature	/s/ Madalyn E. Sir Madalyn E. Simm Debtor					

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (04/13)

United States Bankruptcy Court Northern District of Illinois

In re	Madalyn E. Simmons			
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$5,948.00 2015 Wife Burson-Marsteller \$52,750.00 2014 Wife Burson-Marsteller \$52,750.00 2013 Wife Burson-Marsteller

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

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3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS	DATES OF		AMOUNT STILL
OF CREDITOR	PAYMENTS	AMOUNT PAID	OWING
Americas Servicing Company	Dec 31, 2014. Feb 27, 2015	\$8,000.00	\$252,000.00
PO Box 10388			
Des Moines, IA 50306			
Santander	12/15/2014, 1/15/2015,	\$1,900.00	\$63,063.43
P.O. Box 961245	2/27/2015		
Fort Worth, TX 76161-1245			

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

		AMOUNT	
	DATES OF	PAID OR	
	PAYMENTS/	VALUE OF	AMOUNT STILL
NAME AND ADDRESS OF CREDITOR	TRANSFERS	TRANSFERS	OWING

None

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT	NATURE OF	COURT OR AGENCY	STATUS OR
AND CASE NUMBER	PROCEEDING	AND LOCATION	DISPOSITION
Cach, LLC vs. Madalyn Simmons 14M1 147151	collection HSBC account	Chicago Daley Center	Wage Citation
Midland Funding LLC vs Madalyn Simmons 15M1102298	collection dor Capital one acct	Chicago Daley Center	Summons issued

-9266

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR

AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

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1

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

LOCATION OF PROPERTY

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

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15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF **ENVIRONMENTAL** DATE OF SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE I.AW

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF **ENVIRONMENTAL** DATE OF

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER STATUS OR DISPOSITION Case 15-08293 Doc 1 Filed 03/09/15 Entered 03/09/15 17:55:06 Desc Main Page 35 of 47 Document

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18. Nature, location and name of business

None П

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six **vears** immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

> (ITIN)/ COMPLETE EIN

ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING DATES

Simmons Home Construction

202567781

4642 W McLean Ave Chicago, IL 60639

Construction

05/1/2005

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME

NAME **ADDRESS**

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME **ADDRESS**

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

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20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * * *

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date March 9, 2015 Signature /s/ Madalyn E. Simmons
Madalyn E. Simmons
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

United States Bankruptcy Court Northern District of Illinois

In re	Madalyn E. Simmons		Case No.	
		Debtor(s)	Chapter	7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate (Part A must be fully completed for FACH debt which is secured by

property of the estate. Attach additional pages if	necessary.)
Property No. 1	
Creditor's Name: Americas Servicing Co	Describe Property Securing Debt: Residence: Single Family Home Location: 4642 W. McLean Avenue Chicago, IL 60639
Property will be (check one):	
☐ Surrendered ■ Retaine	d
If retaining the property, I intend to (check at least one): Redeem the property	
■ Reaffirm the debt □ Other. Explain (for example,	, avoid lien using 11 U.S.C. § 522(f)).
d Other. Explain (for example,	, avoid hell using 11 0.3.C. § 322(1)).
Property is (check one):	
■ Claimed as Exempt	☐ Not claimed as exempt
Property No. 2	
Creditor's Name: Santander	Describe Property Securing Debt: Damon Day Break RV Location: Schiller Park Storage
Property will be (check one):	<u> </u>
☐ Surrendered ■ Retaine	d
If retaining the property, I intend to (check at least one): ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain (for example,	, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):	
☐ Claimed as Exempt	■ Not claimed as exempt

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B8 (Form 8) (12/08)		<u></u>	Page 2
Property No. 3			
Creditor's Name: Santander Consumer Usa		Describe Property Securing Debt: Damon Day Break RV Location: Schiller Park Storage	
Property will be (check one):		<u>I</u>	
□ Surrendered	■ Retained		
If retaining the property, I intend to (check at ☐ Redeem the property	least one):		
■ Reaffirm the debt			
☐ Other. Explain	(for example, av	oid lien using 11 U.S.C	. § 522(f)).
Property is (check one):			
☐ Claimed as Exempt		■ Not claimed as exe	empt
PART B - Personal property subject to unexp Attach additional pages if necessary.) Property No. 1	ired leases. (All thre	ee columns of Part B mu	ist be completed for each unexpired lease.
Lessor's Name: -NONE-	Describe Leased Pr	roperty:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO
I declare under penalty of perjury that the personal property subject to an unexpired l Date March 9, 2015	ease.	/s/ Madalyn E. Simmons Debtor	ons

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United States Bankruptcy Court Northern District of Illinois

In r	n re Madalyn E. Simmons		Case No.	
		Debtor(s)	Chapter	7
	DISCLOSURE OF COMPENSA	ATION OF ATTO	RNEY FOR D	EBTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b) paid to me within one year before the filing of the petition in behalf of the debtor(s) in contemplation of or in connection v	bankruptcy, or agreed to b	e paid to me, for ser	
	For legal services, I have agreed to accept		\$	900.00
	Prior to the filing of this statement I have received			0.00
	Balance Due			900.00
2.	\$335.00 of the filing fee has been paid.			
3.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4.	The source of compensation to be paid to me is:			
	☐ Debtor ☐ Other (specify): legal insu	rance		
5.	■ I have not agreed to share the above-disclosed compensa	tion with any other person	unless they are mer	nbers and associates of my law firm.
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the names of			
6.	In return for the above-disclosed fee, I have agreed to render	legal service for all aspec	ts of the bankruptcy	case, including:
	 a. Analysis of the debtor's financial situation, and rendering b. Preparation and filing of any petition, schedules, statement c. Representation of the debtor at the meeting of creditors and d. [Other provisions as needed] Negotiations with secured creditors to reduce reaffirmation agreements and applications at 522(f)(2)(A) for avoidance of liens on house 	nt of affairs and plan which nd confirmation hearing, a ce to market value; ex as needed; preparation	n may be required; nd any adjourned he emption planning	arings thereof;
7.	By agreement with the debtor(s), the above-disclosed fee doc Representation of the debtors in any discha- any other adversary proceeding.	es not include the following rgeability actions, jud	g service: icial lien avoidan	ces, relief from stay actions or
	C	ERTIFICATION		
this	I certify that the foregoing is a complete statement of any against bankruptcy proceeding.	reement or arrangement for	r payment to me for	representation of the debtor(s) in
Date	Dated: March 9, 2015	/s/ Jennifer A. BI		
		Jennifer A. Bland		
		Law Offices of Jo 1 Westbrook Cor		
		Suite 300	•	
		Westchester, IL (708-848-5291	60154	
		blanclaw@sbcgl	obal.net	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

Form B 201A, Notice to Consumer Debtor(s)

Page 2

Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

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B 201B (Form 201B) (12/09)

United States Bankruptcy Court Northern District of Illinois

	Nort	hern District of Illinois		
In re	Madalyn E. Simmons		Case No.	
		Debtor(s)	Chapter	7
	CERTIFICATION OF N UNDER § 342(b)	NOTICE TO CONSUM OF THE BANKRUPT		$\mathcal{L}(\mathbf{S})$
Code.	Cer I (We), the debtor(s), affirm that I (we) have rece	rtification of Debtor eived and read the attached no	otice, as required	by § 342(b) of the Bankruptcy
Madal	yn E. Simmons	X /s/ Madalyn E.	Simmons	March 9, 2015
Printed	l Name(s) of Debtor(s)	Signature of D	ebtor	Date
Case N	No. (if known)	X		
		Signature of Jo	oint Debtor (if any) Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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United States Bankruptcy Court Northern District of Illinois

		Tot them District of Innions		
In re	Madalyn E. Simmons		Case No.	
		Debtor(s)	Chapter 7	
	VE	CRIFICATION OF CREDITOR M	MATRIX	
		Number of	f Creditors:	27
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credi	tors is true and correct to	the best of my
Date:	March 9, 2015	/s/ Madalyn E. Simmons Madalyn E. Simmons		

Amer Coll Co/ACC International Acc International 919 Estes Ct. Schaumburg, IL 60193

American Express Po Box 3001 16 General Warren Blvd Malvern, PA 19355

Americas Servicing Co P.o. Box 10328 Des Moines, IA 50306

Americas Servicing Company PO Box 10388
Des Moines, IA 50306

Blatt Hassenmiller, Leibsker et al 10 S. LaSalle St. Suite 2200 Chicago, IL 60603

Cach Llc/Square Two Financial Attention: Bankruptcy 4340 South Monaco St. 2nd Floor Denver, CO 80237

Cap One Po Box 5253 Carol Stream, IL 60197

Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Capital One Po Box 30253 Salt Lake City, UT 84130

Capital One Po Box 30253 Salt Lake City, UT 84130 Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Discoverbank Po Box 15316 Wilmington, DE 19850

FedLoan Servicing P.O. Box 530210 Atlanta, GA 30353-0210

First Premier Bank 3820 N Louise Ave Sioux Falls, SD 57107

GECRB Lending Inc Attn: Correspondence/Bankruptcy Po Box 5064 Costa Mesa, GA 92608

Hsbc/rs
Attn: Bankruptcy Department
Po Box 5263
Carol Stream, IL 60197

IRS Centralized Insolvency Unit P.O. Box 7346 Philadelphia, PA 19101-7346

John Bonewicz P.C. 350 N. Orleans St. STE 300 Chicago, IL 60654

Keynote Consulting 220 West Campus Drive Suite 102 Arlington Heights, IL 60004

Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123 Peoples Gas Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601

Roger H. Simmons 4642 W. McLean Chicago, IL 60639

Roger Simmons 4648 W. Mclean Chicago, IL 60693

Santander P.O. Box 961245 Fort Worth, TX 76161-1245

Santander Consumer Usa 8585 N Stemmons Fwy Ste 1100-N Dallas, TX 75247

Select Portfolio Servicing Po Box 65250 Salt Lake City, UT 84165

Springleaf 601 Nw 2nd St Evansville, IN 47701